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PATENT
Customer No. 22,852
Attorney Docket No. 05793.3125

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Charles A. ROSENBLATT et al.) Group Art Unit: 3624
)
Application No.: 10/729,997) Examiner: Unassigned
)
Filed: December 9, 2003)
)
For: METHODS AND SYSTEMS FOR)
OFFERING A CREDIT CARD)
ACCOUNT TO A CONSUMER AT)
A POINT-OF-SALE LOCATION)

CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8

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on November 30, 2004
Date



Sherleen Goodlette

Attachments:

1. Information Disclosure Statement Under 37 C.F.R. § 1.97(b) (2 pgs)
2. Form PTO/SB/08 (1 pg)
3. Post Card to Acknowledge Receipt



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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the document on the attached listing. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

A copy of the cited U.S. patent publication is not enclosed. Applicants respectfully request that the Examiner consider the listed document and indicate that it was considered by making appropriate notations on the attached form. This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against

any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

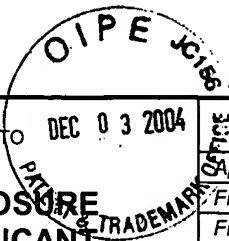
If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: November 30, 2004

By: 
D. Kent Stier
Reg. No. 50,640
(404) 653-6559



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| IDS Form PTO/SB/08: Substitute for form 1449A/PTO | | | Complete if Known | |
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary) | | | Application Number | 10/729,997 |
| | | | Filing Date | December 9, 2003 |
| | | | First Named Inventor | Charles A. ROSENBLATT |
| | | | Art Unit | 3624 |
| | | | Examiner Name | Currently Unassigned |
| | | | Attorney Docket Number | 05793.3125 |
| Sheet | 1 | of | 1 | |

| U.S. PATENTS AND PUBLISHED U.S. PATENT APPLICATIONS | | | | | |
|---|--------------------------|--|--|--|---|
| Examiner Initials | Cite No. ¹ | Document Number | Issue or Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
| | | Number-Kind Code ² (if known) | | | |
| | | 2004/0148200 A1 | 07/29/2004 | Hodges | |
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Note: Copies of the U.S. Patent Documents are not Required in IDS filed after October 21, 2004

| FOREIGN PATENT DOCUMENTS | | | | | | |
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.